

## **ABSTRACT**

An e-commerce payment solution that enables individuals and low-volume merchants to conduct e-commerce with established electronic payment vehicles, such as credit cards, without resort to permanent payment processing accounts is disclosed.

5 Providing accounts for such small merchants with merchant-hosting entities that in turn are set up and in communication with a payment gateway entity that controls the processing, in concert with the novel payment processing and settlement architecture disclosed, permits many small merchants to effectively conduct online credit or debit transactions on a per transaction basis with little or no set-up costs.

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